

EXHIBIT 3

July 15, 2024

**Transit Employees'
Health and Welfare Plan**

Dear [REDACTED]

Your Group Term Life Insurance is an important part of your Transit Employees' Health & Welfare benefits program. To better serve you, the Board of Trustees of the Transit Employees' Health & Welfare Plan is pleased to announce that effective August 1, 2024, MetLife will become the administrator and record keeper of the Group Term Life Insurance program.

There are no changes to your Life Insurance coverage, this is only an administrative change.

In September, all members will receive information directly from MetLife asking you to review and update your beneficiary information.

During Open Enrollment, active members will receive information from MetLife regarding the process to add additional supplemental Life Insurance during the upcoming 2025 Open Enrollment period.

Your life insurance needs may change when you get married, have children or purchase a home. We encourage active members to take this opportunity to evaluate your life insurance needs. You can get an idea of how much life insurance you may need by visiting www.metlife.com/lifeneeds or scan the QR code below to take the quiz.

Scan here to take
the Life Insurance
quiz



Sincerely,

The Transit Employees' Health and Welfare Plan
and MetLife